

ABSTRACT OF THE DISCLOSURE

An apparatus, including a receiver for receiving a request for information regarding a good, product, or service, transmitted from a communication device associated with an individual, which communication device is a personal computer, laptop computer, personal digital assistant, wireless telephone, video telephone, watch, or interactive television, on or over the Internet and/or the World Wide Web, a processing device for processing information contained in the request and identifying or selecting an advertisement to provide to the individual upon a placing of an order to purchase or lease the good, product, or service, and transmitter which transmits the advertisement to the communication device on or over at least one of the Internet and the World Wide Web. The processing device monitors the individual's viewing of or participation in the advertisement, and adjusts or reduces a purchase price or a lease price associated with the order.